

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
James H Stroup  
Michelle L Stroup  
Debtors

Case No. 15-03971-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-4  
Date Rcvd: May 25, 2021

User: AutoDocket  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 27, 2021:**

Recip ID	Recipient Name and Address
db/jdb	+ James H Stroup, Michelle L Stroup, 67 South Third Street, Hughesville, PA 17737-1711
4696243	+ Apothaker Scian PC, 520 Fellowship Road C306, Mount Laurel, NJ 08054-3410
4696248	+ Commonwealth Financial, 245 Main St, Dickson City, PA 18519-1641
4696250	KML Law Group PC, Attn: Alyk L. Ofazian, Esquire, Ste 5000 BNY Ind Center 701 Market St, Philadelphia, PA 19106-1532
4696249	+ Keystone Credit Collec, 124 E Main St, Lock Haven, PA 17745-1323
4696254	+ PP&L Electric Utilities, 2 North Ninth Street CPC-GENN1, Allentown, PA 18101-1139
4696255	+ Prothonotary of Lycoming Co, Lycoming County Courthouse, 48 W Third Street, Williamsport, PA 17701-6519

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	May 25 2021 22:58:00	PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
4711736	EDI: ATLASACQU	May 25 2021 22:58:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
4696242	+ EDI: AGFINANCE.COM	May 25 2021 22:58:00	American General Financial/Springleaf Fi, Attention: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
4721932	EDI: AIS.COM	May 25 2021 22:58:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
4696244	+ Email/Text: aleasure@autotrakk.com	May 25 2021 19:00:00	Autotrakk Llc, 342 Fairfield Road, Montoursville, PA 17754-8315
4696245	+ Email/Text: aleasure@autotrakk.com	May 25 2021 19:00:00	Bama Leasing, 1500 Sycamore Rd, Montoursville, PA 17754-9416
4696246	+ Email/PDF: resurgentbknofications@resurgent.com	May 25 2021 19:10:33	Cach Llc/Square Two Financial, Attention: Bankruptcy, 4340 South Monaco St. 2nd Floor, Denver, CO 80237-3485
4696247	+ Email/Text: nailda@centralcreditaudit.com	May 25 2021 19:00:00	Central Credit Audit, Po Box 735, Sunbury, PA 17801-0735
4713886	Email/PDF: resurgentbknofications@resurgent.com	May 25 2021 19:10:22	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4696251	+ Email/PDF: resurgentbknofications@resurgent.com	May 25 2021 19:10:34	Lvnv Funding Llc, Po Box 10497, Greenville, SC 29603-0497
4696252	Email/Text: camanagement@mtb.com	May 25 2021 19:00:00	M & T Bank, Attn: Bankruptcy, 1100 Wehrle Dr 2nd Floor, Williamsville, NY 14221
4696253	Email/Text: camanagement@mtb.com	May 25 2021 19:00:00	M&T Bank, Po Box 1288, Buffalo, NY

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			14240-1288
4919582	EDI: PRA.COM	May 25 2021 22:58:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
4919583	EDI: PRA.COM	May 25 2021 22:58:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
4701254	EDI: Q3G.COM	May 25 2021 22:58:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
4701253	EDI: Q3G.COM	May 25 2021 22:58:00	Quantum3 Group LLC as agent for, CP Medical LLC, PO Box 788, Kirkland, WA 98083-0788
4707033	+ EDI: DRIV.COM	May 25 2021 22:58:00	SANTANDER CONSUMER USA, PO BOX 560284, DALLAS, TX 75356-0284
4696257	EDI: AGFINANCE.COM	May 25 2021 22:58:00	Springleaf Financial Services, 1764 E Third Street, Williamsport, PA 17701
4701041	EDI: AGFINANCE.COM	May 25 2021 22:58:00	Springleaf Financial Services, PO Box 3251, Evansville, IN 47731
4696241	EDI: AGFINANCE.COM	May 25 2021 22:58:00	American General Finance/Springleaf, Attention: Bankruptcy, Po Box 3251, Evansville, IN 47731
4696256	+ EDI: DRIV.COM	May 25 2021 22:58:00	Santander Consumer Usa, Po Box 961245, Ft Worth, TX 76161-0244
4700417	+ Email/PDF: OGCRRegionIIIBankruptcy@hud.gov	May 25 2021 19:10:33	U.S. Department of Housing and Urban Development, U.S. Department of Housing and Urban Dev, 451 7th Street S.W., Washington, DC 20410-0002
4696258	+ EDI: VERIZONCOMB.COM	May 25 2021 22:58:00	Verizon, 500 Technology Dr, Ste 550, Weldon Spring, MO 63304-2225

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court., Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
4709309	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court., M&T BANK, PO BOX 1288, Buffalo, NY 14240

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 27, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 25, 2021 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Beatrice	on behalf of Debtor 1 James H Stroup beatricelaw@aol.com
James Beatrice	on behalf of Debtor 2 Michelle L Stroup beatricelaw@aol.com
James Beatrice, Jr	on behalf of Debtor 2 Michelle L Stroup beatricelaw@aol.com
James Beatrice, Jr	on behalf of Debtor 1 James H Stroup beatricelaw@aol.com
James Warmbrodt	on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
John F Goryl	on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
Joshua I Goldman	on behalf of Creditor M&T Bank josh.goldman@padgettlawgroup.com angelica.reyes@padgettlawgroup.com
Rebecca Ann Solarz	on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
Thomas I Puleo	on behalf of Creditor M&T Bank tpuleo@kmlawgroup.com bkgroup@kmlawgroup.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 11

**Information to identify the case:**

Debtor 1

**James H Stroup**

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2589

EIN --

Debtor 2

**Michelle L Stroup**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0801

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

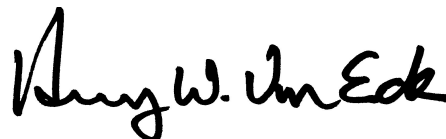
Case number: 4:15-bk-03971-HWV

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

James H Stroup

Michelle L Stroup  
aka Michelle Lynn Stroup**By the  
court:**Honorable Henry W. Van Eck  
Chief Bankruptcy Judge  
By: Tonia Wilson, Deputy Clerk5/25/21**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**